

Cycle Date: December-2017
Run Date: 03/14/2018
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU :	103
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Return to cover		Summary Financial Information											
		For Charter : N/A		Count of CU : 103		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
		Count of CU in Peer Group : N/A											
ASSETS:	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg				
	Amount	Amount		Amount		Amount		Amount					
Cash & Equivalents	763,807,095	707,429,983	-7.4	1,060,689,548	49.9	937,036,001	-11.7	916,045,222	-2.2				
TOTAL INVESTMENTS	2,946,742,615	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	4.4	2,680,518,844	-5.5				
Loans Held for Sale	55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3				
Real Estate Loans	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,665,500,835	7.6				
Unsecured Loans	699,302,630	748,590,201	7.0	775,218,409	3.6	818,749,009	5.6	858,307,592	4.8				
Other Loans	3,062,443,362	3,428,152,776	11.9	3,681,466,156	7.4	4,065,627,976	10.4	4,532,082,913	11.5				
TOTAL LOANS	6,783,913,607	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.1	9,055,891,340	9.2				
(Allowance for Loan & Lease Losses)	(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6				
Land And Building	260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	322,657,448	5.9				
Other Fixed Assets	39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	53,817,097	-2.1				
NCUSIF Deposit	93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5				
All Other Assets	239,311,049	249,913,812	4.4	266,185,670	6.5	333,078,623	25.1	361,146,910	8.4				
TOTAL ASSETS	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9				
LIABILITIES & CAPITAL:													
Dividends Payable	12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	12,810,881	1.5				
Notes & Interest Payable	186,153,182	215,232,051	15.6	257,426,676	19.6	315,907,986	22.7	370,972,153	17.4				
Accounts Payable & Other Liabilities ³	124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	228,824,273	22.9				
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	0	N/A	0	N/A	0	N/A	0	N/A				
TOTAL LIABILITIES	323,465,403	387,060,293	19.7	428,632,611	10.7	514,772,638	20.1	612,607,307	19.0				
Share Drafts	1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4				
Regular shares	2,899,157,457	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	8.5	3,937,724,337	6.4				
All Other Shares & Deposits	5,206,157,630	5,103,577,216	-2.0	5,129,788,561	0.5	5,206,795,097	1.5	5,277,041,924	1.3				
TOTAL SHARES & DEPOSITS	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4				
Regular Reserve	213,462,339	213,815,398	0.2	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1				
Other Reserves	192,909,417	213,615,611	10.7	219,339,262	2.7	219,959,149	0.3	231,700,015	5.3				
Undivided Earnings	728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	927,136,642	4.6				
TOTAL EQUITY	1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,370,284,013	4.0				
TOTAL LIABILITIES, SHARES, & EQUITY	11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9				
INCOME & EXPENSE													
Loan Income*	333,498,884	338,157,662	1.4	355,796,541	5.2	371,812,595	4.5	401,339,528	7.9				
Investment Income*	44,797,666	45,091,281	0.7	40,993,621	-9.1	49,944,927	21.8	54,780,096	9.7				
Other Income*	233,939,996	236,447,349	1.1	254,022,410	7.4	278,859,009	9.8	278,240,107	-0.2				
Total Employee Compensation & Benefits*	215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	264,308,328	4.8				
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{2/2}	7,340,462	99,901	-98.6	46	-100.0	271	489.1	0	-100.0				
Total Other Operating Expenses*	225,652,860	229,716,267	1.8	243,605,349	6.0	255,603,747	4.9	263,940,147	3.3				
Non-operating Income & (Expense)*	4,118,170	-2,575,274	-162.5	806,637	131.3	6,556,729	712.8	-17,751,600	-370.7				
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A					
Provision for Loan/Lease Losses*	47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	64,742,775	16.5				
Cost of Funds*	66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	64,595,635	3.7				
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{1/1}	61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	59,021,246	-27.5				
Net Income (Loss)*	54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568	27.0	59,021,246	-27.5				
TOTAL CU's	118	116	-1.7	112	-3.4	107	-4.5	103	-3.7				

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

³ March 2014 and forward includes "Non-Trading Derivative Liabilities, net."

⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."

1. Summary Financial

		Supplemental Ratio Analysis				
		For Charter: N/A				
		Count of CU: 103				
CU Name: N/A		Asset Range: N/A				
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State =				
		Count of CU in Peer Group: N/A				
		Dec-2013	Dec-2014	Dec-2015	Dec-2016	Dec-2017
OTHER DELINQUENCY RATIOS¹						
Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.98	0.99	0.83	0.92	1.18
PAL Loans DQ >= 60 Days / Total PAL Loans		0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		5.58	3.21	1.98	1.28	1.09
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		0.73	0.86	0.63	0.54	0.62
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		0.85	0.98	1.07	1.00	0.97
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans		0.81	0.94	0.94	0.87	0.87
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE		7.89	9.01	14.30	12.66	18.74
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		1.31	1.40	1.25	1.14	1.10
Participation Loans Delinquent >= 60 Days / Total Participation Loans		1.52	2.19	0.62	0.55	0.61
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²		5.05	3.19	1.16	1.54	#NAME?
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²		2.51	1.73	0.63	0.44	#NAME?
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²		29.51	13.07	76.57	76.97	#NAME?
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale		0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY¹						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		1.89	0.85	0.52	0.32	0.95
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable		0.34	0.32	0.32	0.28	0.22
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans		0.15	0.00	0.00	0.02	0.18
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans		18.78	11.29	10.53	11.58	12.43
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans		8.20	7.00	5.68	11.89	14.70
Total Real Estate Loans DQ= 30 Days / Total Real Estate Loans		2.90	2.39	1.97	1.78	1.73
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		1.10	0.92	0.69	0.61	0.54
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		15.63	19.43	18.81	17.52	16.84
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.25	2.09	1.99	2.11	2.36
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		3.57	0.01	0.02	0.02	0.05
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		0.62	0.60	0.73	0.78	0.78
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.62	0.18	0.09	0.06	0.02
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.67	0.13	0.06	0.04	0.03
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.50	0.29	0.14	0.11	0.02
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans		0.00	0.00	0.04	0.00	0.09
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.02	0.99	1.30	1.18	1.04
* Net Charge Offs - Participation Loans / Avg Participation Loans		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²		5.18	-0.10	0.01	0.11	#NAME?
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		18.13	19.53	19.85	21.20	23.40
Participation Loans Outstanding / Total Loans		2.62	2.74	3.00	2.92	2.82
Participation Loans Purchased YTD / Total Loans Granted YTD		2.22	2.59	2.46	1.71	1.97
* Participation Loans Sold YTD / Total Assets		0.14	0.27	0.38	0.13	0.34
Total Commercial Loans / Total Assets ²		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		41.86	35.69	39.12	35.29	33.22
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		16.43	16.33	15.94	15.50	15.87
Total Fixed Rate Real Estate / Total Loans		26.92	25.55	25.12	23.99	23.61
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		33.15	23.05	31.01	30.12	26.26
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD		68.93	59.05	65.40	76.72	63.73
Interest Only & Payment Option First & Other RE / Total Assets		0.29	0.27	0.35	0.45	0.65
Interest Only & Payment Option First & Other RE / Net Worth		2.78	2.50	3.35	4.20	6.17
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		2.16	1.19	1.26	1.33	1.30
Unused Commitments / Cash & ST Investments		#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets		19.99	20.93	21.26	22.14	21.00
Short Term Liabilities / Total Shares and Deposits plus Borrowings		41.13	39.70	38.12	37.61	35.21
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						
2 Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.						3. Supplemental Ratios

		Assets								
		For Charter : N/A								
03/14/2018		Count of CU : 103								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
ASSETS										
CASH:										
Cash On Hand		120,169,411	129,560,659	7.8	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3
Cash On Deposit		619,155,408	558,363,794	-9.8	897,110,859	60.7	764,193,146	-14.8	729,569,667	-4.5
Cash Equivalents		24,482,276	19,505,530	-20.3	29,617,687	51.8	28,785,841	-2.8	26,152,213	-9.1
TOTAL CASH & EQUIVALENTS		763,807,095	707,429,983	-7.4	1,060,689,548	49.9	937,036,001	-11.7	916,045,222	-2.2
INVESTMENTS:										
Trading Securities		20,675,914	21,159,784	2.3	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6
Available for Sale Securities		1,859,597,079	1,790,600,456	-3.7	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5
Held-to-Maturity Securities		165,574,640	134,689,104	-18.7	115,128,034	-14.5	118,621,810	3.0	109,195,021	-7.9
Deposits in Commercial Banks, S&Ls, Savings Banks		762,069,813	711,282,001	-6.7	624,084,317	-12.3	581,085,263	-6.9	492,450,225	-15.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		33,984,488	43,422,159	27.8	59,395,841	36.8	76,942,317	29.5	93,444,915	21.4
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		22,396,603	17,063,147	-23.8	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3
All Other Investments in Corporate Cus		2,309,738	1,827,074	-20.9	811,990	-55.6	1,113,804	37.2	3,111,669	179.4
All Other Investments ²		80,134,340	89,423,560	11.6	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0
TOTAL INVESTMENTS		2,946,742,615	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	4.4	2,680,518,844	-5.5
LOANS HELD FOR SALE		55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3
LOANS AND LEASES:										
Unsecured Credit Card Loans		409,049,194	425,615,887	4.1	435,434,150	2.3	448,618,775	3.0	455,285,499	1.5
All Other Unsecured Loans/Lines of Credit		256,002,490	278,239,062	8.7	291,742,231	4.9	318,870,889	9.3	348,413,410	9.3
Payday Alternative Loans (PAL Loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		34,250,946	44,735,252	30.6	48,042,028	7.4	51,259,345	6.7	54,608,683	6.5
New Vehicle Loans		819,241,668	921,485,406	12.5	974,855,129	5.8	1,065,647,781	9.3	1,219,829,664	14.5
Used Vehicle Loans		1,929,017,721	2,165,634,310	12.3	2,336,105,459	7.9	2,603,766,552	11.5	2,873,782,483	10.4
Leases Receivable		0	0	N/A	0	N/A	1,862	N/A	0	-100.0
All Other Secured Non-Real Estate Loans/Lines of Credit ³		314,183,973	341,033,060	8.5	370,505,568	8.6	396,211,781	6.9	400,817,622	1.2
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family										
Residential Properties ³		2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,312,434,635	-5.6
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family										
Residential Properties ³		832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	561,634,344	-41.3
All Other Real Estate Loans/Lines of Credit ³		N/A	N/A		N/A		N/A		487,613,096	
Commercial Loans/Lines of Credit Real Estate Secured ³		N/A	N/A		N/A		N/A		303,818,760	
Commercial Loans/Lines of Credit Not Real Estate Secured ³		N/A	N/A		N/A		N/A		37,653,144	
TOTAL LOANS & LEASES		6,783,913,607	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.1	9,055,891,340	9.2
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(79,377,054)	8.6
Foreclosed Real Estate		18,903,926	11,287,220	-40.3	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6
Repossessed Autos		1,018,530	1,603,938	57.5	2,097,080	30.7	3,042,271	45.1	2,457,656	-19.2
Foreclosed and Repossessed Other Assets		1,598,801	1,086,780	-32.0	570,622	-47.5	830,458	45.5	646,321	-22.2
TOTAL FORECLOSED and REPOSESSIONS ASSETS ¹		21,521,257	13,977,938	-35.1	8,981,296	-35.7	12,970,717	44.4	11,780,237	-9.2
Land and Building		260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	322,657,448	5.9
Other Fixed Assets		39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	53,817,097	-2.1
NCUA Share Insurance Capitalization Deposit		93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5
Identifiable Intangible Assets		402,114	0	-100.0	0	N/A	0	N/A	987,987	N/A
Goodwill		1,582,360	1,582,360	0.0	1,582,360	0.0	2,042,182	29.1	2,042,182	0.0
TOTAL INTANGIBLE ASSETS		1,984,474	1,582,360	-20.3	1,582,360	0.0	2,042,182	29.1	3,030,169	48.4
Accrued Interest on Loans		21,221,842	22,044,555	3.9	22,020,881	-0.1	23,272,938	5.7	25,912,666	11.3
Accrued Interest on Investments		6,966,070	6,405,447	-8.0	7,187,629	12.2	7,149,781	-0.5	7,475,979	4.6
Non-Trading Derivative Assets, net		N/A	65,796		39,972	-39.2	89	-99.8	0	-100.0
All Other Assets		187,617,406	205,837,716	9.7	226,373,532	10.0	287,642,916	27.1	312,947,859	8.8
TOTAL OTHER ASSETS		215,805,318	234,353,514	8.6	255,622,014	9.1	318,065,724	24.4	346,336,504	8.9
TOTAL ASSETS		11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,467,454,791	4.9
TOTAL CU's		118	116	-1.7	112	-3.4	107	-4.5	103	-3.7

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

4. Assets

		Income Statement									
		For Charter : N/A									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		334,029,324	338,684,019	1.4	356,300,901	5.2	373,071,536	4.7	401,814,363	7.7	
Less Interest Refund		(530,440)	(526,357)	-0.8	(504,360)	-4.2	(1,258,941)	149.6	(474,835)	-62.3	
Income from Investments		42,862,293	44,676,917	4.2	42,250,777	-5.4	48,166,843	14.0	54,095,830	12.3	
Income from Trading		1,935,373	414,364	-78.6	-1,257,156	-403.4	1,778,084	241.4	684,266	-61.5	
TOTAL INTEREST INCOME		378,296,550	383,248,943	1.3	396,790,162	3.5	421,757,522	6.3	456,119,624	8.1	
INTEREST EXPENSE:											
Dividends		46,740,525	44,024,134	-5.8	42,289,566	-3.9	45,003,328	6.4	45,701,376	1.6	
Interest on Deposits		13,982,965	11,668,792	-16.5	11,086,794	-5.0	10,657,026	-3.9	11,411,353	7.1	
Interest on Borrowed Money		5,345,441	4,597,536	-14.0	5,323,038	15.8	6,605,174	24.1	7,482,906	13.3	
TOTAL INTEREST EXPENSE		66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	64,595,635	3.7	
PROVISION FOR LOAN & LEASE LOSSES		47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	64,742,775	16.5	
NET INTEREST INCOME AFTER PLL		264,822,940	281,295,716	6.2	294,198,635	4.6	303,916,279	3.3	326,781,214	7.5	
NON-INTEREST INCOME:											
Fee Income		113,442,236	112,937,018	-0.4	116,040,777	2.7	123,940,981	6.8	127,815,428	3.1	
Other Operating Income		120,497,760	123,510,331	2.5	137,981,633	11.7	154,918,028	12.3	150,424,679	-2.9	
Gain (Loss) on Investments		3,310,110	965,075	-70.8	1,526,975	58.2	2,543,420	66.6	-540,993	-121.3	
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	0	N/A	284	N/A	-32,859	#####	
Gain (Loss) on Disposition of Assets		-1,382,846	-2,820,948	-104.0	-1,258,635	55.4	198,265	115.8	94,896	-52.1	
Gain from Bargain Purchase (Merger)		0	0	N/A	2,153,974	N/A	0	-100.0	0	N/A	
Other Non-Oper Income/(Expense)		2,190,906	-719,401	-132.8	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	
NCUSIF Stabilization Income		0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		238,058,166	233,872,075	-1.8	254,829,047	9.0	285,415,738	12.0	260,488,507	-8.7	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	264,308,328	4.8	
Travel, Conference Expense		3,954,311	4,346,011	9.9	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	
Office Occupancy		30,031,267	32,740,885	9.0	34,259,271	4.6	34,699,011	1.3	36,217,715	4.4	
Office Operation Expense		85,500,926	91,227,419	6.7	97,317,318	6.7	104,990,744	7.9	106,319,234	1.3	
Educational and Promotion		15,602,280	15,117,153	-3.1	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	
Loan Servicing Expense		33,914,490	32,180,525	-5.1	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	
Professional, Outside Service		29,715,191	32,836,557	10.5	33,567,117	2.2	34,546,711	2.9	37,649,130	9.0	
Member Insurance ¹		N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²		1,229,266	99,901	-91.9	46	-100.0	271	489.1	0	-100.0	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		6,111,196	0	-100.0	0	N/A	0	N/A	0	N/A	
Member Insurance - Other		640,903	311,577	-51.4	152,699	-51.0	176,686	15.7	179,644	1.7	
Operating Fees		1,555,852	1,575,329	1.3	1,590,929	1.0	1,608,177	1.1	1,663,769	3.5	
Misc Operating Expense		24,737,640	19,380,811	-21.7	18,823,496	-2.9	20,024,651	6.4	21,215,434	5.9	
TOTAL NON-INTEREST EXPENSE		448,402,625	454,090,690	1.3	484,890,287	6.8	507,872,449	4.7	528,248,475	4.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION											
EXPENSE AND NCUSIF PREMIUMS ^{1/4}		61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	59,021,246	-27.5	
NET INCOME (LOSS)		54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568	27.0	59,021,246	-27.5	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		215,936	357,246	65.4	203,761	-43.0	168,319	-17.4	186,662	10.9	

		Delinquent Loan Information 1						
Return to cover		For Charter : N/A						
03/14/2018		Count of CU : 103						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group : N/A						
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹								Dec-2017 % Chg
30 to 59 Days Delinquent		139,346,281	139,314,875	0.0	118,410,492	-15.0	113,675,782	-4.0
60 to 179 Days Delinquent		51,541,751	54,491,734	5.7	49,789,259	-8.6	49,022,987	-1.5
180 to 359 Days Delinquent		13,760,689	13,713,963	-0.3	11,058,544	-19.4	9,844,683	-11.0
> = 360 Days Delinquent		5,750,945	4,744,200	-17.5	4,167,444	-12.2	5,337,718	28.1
Total Del Loans - All Types (> = 60 Days)		71,053,385	72,949,897	2.7	65,015,247	-10.9	64,205,388	-1.2
% Delinquent Loans / Total Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
DELINQUENT LOANS BY CATEGORY:								
Unsecured Credit Card Loans								
30 to 59 Days Delinquent		6,162,828	6,132,734	-0.5	6,976,897	13.8	6,501,517	-6.8
60 to 179 Days Delinquent		3,778,494	3,927,749	4.0	3,371,177	-14.2	3,728,238	10.6
180 to 359 Days Delinquent		203,859	263,675	29.3	217,898	-17.4	385,744	77.0
> = 360 Days Delinquent		8,209	20,241	146.6	15,643	-22.7	2,981	-80.9
Total Del Credit Card Lns (> = 60 Days)		3,990,562	4,211,665	5.5	3,604,718	-14.4	4,116,963	14.2
% Credit Cards DQ >= 60 Days / Total Credit Card Loans		0.98	0.99	1.4	0.83	-16.3	0.92	10.9
0.98								1.18
Payday Alternative Loans (PAL Loans) FCU Only								
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)		0	0	N/A	0	N/A	0	N/A
% PAL Loans DQ >= 60 Days / Total PAL Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
Non-Federally Guaranteed Student Loans								
30 to 59 Days Delinquent		561,062	555,520	-1.0	1,294,133	133.0	526,705	-59.3
60 to 179 Days Delinquent		1,872,586	1,334,136	-28.8	882,040	-33.9	611,166	-30.7
180 to 359 Days Delinquent		15,737	35,121	123.2	29,646	-15.6	16,086	-45.7
> = 360 Days Delinquent		23,796	64,702	171.9	37,552	-42.0	30,643	-18.4
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)		1,912,119	1,433,959	-25.0	949,238	-33.8	657,895	-30.7
% Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
New Vehicle Loans								
30 to 59 Days Delinquent		21,486,891	23,518,344	9.5	16,932,181	-28.0	14,414,851	-14.9
60 to 179 Days Delinquent		4,700,328	6,365,435	35.4	5,122,826	-19.5	4,697,164	-8.3
180 to 359 Days Delinquent		912,459	1,333,089	46.1	777,991	-41.6	756,553	-2.8
> = 360 Days Delinquent		330,717	260,137	-21.3	209,410	-19.5	269,700	28.8
Total Del New Vehicle Lns (> = 60 Days)		5,943,504	7,958,661	33.9	6,110,227	-23.2	5,723,417	-6.3
% New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
Used Vehicle Loans								
30 to 59 Days Delinquent		47,090,528	52,900,991	12.3	43,190,103	-18.4	43,757,951	1.3
60 to 179 Days Delinquent		13,380,505	17,734,645	32.5	20,717,604	16.8	20,875,319	0.8
180 to 359 Days Delinquent		2,381,568	2,831,631	18.9	3,694,958	30.5	4,505,950	21.9
> = 360 Days Delinquent		655,022	563,141	-14.0	520,885	-7.5	734,713	41.1
Total Del Used Vehicle Lns (> = 60 Days)		16,417,095	21,129,417	28.7	24,933,447	18.0	26,115,982	4.7
% Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
Leases Receivable								
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)		0	0	N/A	0	N/A	0	N/A
% Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²								
30 to 59 Days Delinquent		9,666,542	9,516,676	-1.6	8,077,825	-15.1	8,492,578	5.1
60 to 179 Days Delinquent		7,359,015	5,859,589	-20.4	4,671,298	-20.3	4,961,042	6.2
180 to 359 Days Delinquent		1,201,658	2,116,637	76.1	1,577,354	-25.5	1,240,466	-21.4
> = 360 Days Delinquent		1,025,809	881,354	-14.1	571,951	-35.1	777,474	35.9
Total Del All Other Loans (> = 60 Days)		9,586,482	8,857,580	-7.6	6,820,603	-23.0	6,978,982	2.3
% All Other Loans >= 60 Days / Total All Other Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
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^ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								
^ As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.								
								7. Delinquent Loan Information 1

		Delinquent Loan Information 2						
Return to cover		For Charter : N/A						
03/14/2018		Count of CU : 103						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
Count of CU in Peer Group : N/A								
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
DELINQUENT LOANS BY CATEGORY ¹								Dec-2017 % Chg
ALL REAL ESTATE LOANS								
30 to 59 Days Delinquent		54,378,430	46,690,610	-14.1	41,939,353	-10.2	39,982,180	-4.7
60 to 179 Days Delinquent		20,450,823	19,270,180	-5.8	15,024,314	-22.0	14,150,058	-5.8
180 to 359 Days Delinquent		9,045,408	7,133,810	-21.1	4,760,697	-33.3	2,939,884	-38.2
> = 360 Days Delinquent		3,707,392	2,954,625	-20.3	2,812,003	-4.8	3,522,207	25.3
Total Del Real Estate Loans (> = 60 Days)		33,203,623	29,358,615	-11.6	22,597,014	-23.0	20,612,149	-8.8
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years								
30 to 59 Days Delinquent		32,804,304	26,931,823	-17.9	24,920,985	-7.5	24,323,088	-2.4
60 to 179 Days Delinquent		13,385,500	10,798,756	-19.3	7,899,377	-26.8	7,739,332	-2.0
180 to 359 Days Delinquent		4,321,401	4,298,168	-0.5	2,537,309	-41.0	1,359,605	-46.4
> = 360 Days Delinquent		3,071,624	2,617,430	-14.8	2,485,720	-5.0	2,790,054	12.2
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)		20,778,525	17,714,354	-14.7	12,922,406	-27.1	11,888,991	-8.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years								
30 to 59 Days Delinquent		13,188,432	13,504,267	2.4	11,213,719	-17.0	9,695,718	-13.5
60 to 179 Days Delinquent		3,520,418	5,201,856	47.8	4,505,391	-13.4	4,398,770	-2.4
180 to 359 Days Delinquent		1,902,863	2,205,599	15.9	1,768,519	-19.8	1,004,690	-43.2
> = 360 Days Delinquent		179,871	59,995	-66.6	0	-100.0	506,240	N/A
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)		5,603,152	7,467,450	33.3	6,273,910	-16.0	5,909,700	-5.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total Hybrids/Balloons < 5 yrs		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
Other Real Estate Fixed Rate/Hybrid/Balloon								
30 to 59 Days Delinquent		4,219,801	2,667,499	-36.8	2,740,465	2.7	3,173,860	15.8
60 to 179 Days Delinquent		2,012,259	1,843,109	-8.4	1,067,991	-42.1	477,045	-55.3
180 to 359 Days Delinquent		2,551,611	227,860	-91.1	132,231	-42.0	164,137	24.1
> = 360 Days Delinquent		321,420	123,716	-61.5	42,144	-65.9	62,221	47.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)		4,885,290	2,194,685	-55.1	1,242,366	-43.4	703,403	-43.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		1.89	0.85	-54.8	0.52	-38.9	0.32	-37.9
Other Real Estate Adjustable Rate								
30 to 59 Days Delinquent		4,165,893	3,587,021	-13.9	3,064,184	-14.6	2,789,514	-9.0
60 to 179 Days Delinquent		1,532,646	1,426,459	-6.9	1,551,555	8.8	1,534,911	-1.1
180 to 359 Days Delinquent		269,533	402,183	49.2	322,638	-19.8	411,452	27.5
> = 360 Days Delinquent		134,477	153,484	14.1	284,139	85.1	163,692	-42.4
Total Del Other RE Adj Rate Lns (> = 60 Days)		1,936,656	1,982,126	2.3	2,158,332	8.9	2,110,055	-2.2
%Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans		0.34	0.32	-6.0	0.32	1.0	0.28	-11.0
0.95	0.95	192.0	0.22	-24.3				
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²								
Member Commercial Loans Secured By RE								
30 to 59 Days Delinquent		7,144,564	3,276,650	-54.1	1,615,162	-50.7	3,873,510	139.8
60 to 179 Days Delinquent		2,313,659	974,629	-57.9	637,751	-34.6	667,289	4.6
180 to 359 Days Delinquent		2,246,651	2,180,203	-3.0	840,038	-61.5	0	-100.0
> = 360 Days Delinquent		994,526	112,775	-88.7	0	-100.0	462,890	N/A
Total Del Member Commercial Loans Secured by RE (> = 60 Days)		5,554,836	3,267,607	-41.2	1,477,789	-54.8	1,130,179	-23.5
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
Member Commercial Loans NOT Secured By RE								
30 to 59 Days Delinquent		650,620	856,076	31.6	210,441	-75.4	339,619	61.4
60 to 179 Days Delinquent		974,742	573,344	-41.2	54,272	-90.5	106,554	96.3
180 to 359 Days Delinquent		600,639	145,641	-75.8	144,788	-0.6	63,957	-55.8
> = 360 Days Delinquent		604,280	536,366	-11.2	464,561	-13.4	394,105	-15.2
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)		2,179,661	1,255,351	-42.4	663,621	-47.1	564,616	-14.9
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
NonMember Commercial Loans Secured By RE								
30 to 59 Days Delinquent		0	657,750	N/A	0	-100.0	0	N/A
60 to 179 Days Delinquent		0	20,004	N/A	0	-100.0	0	N/A
180 to 359 Days Delinquent		0	1,107,238	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del NonMember Commercial Lns Secured by RE (> = 60 Days)		0	1,127,242	N/A	0	-100.0	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
NonMember Commercial Loans NOT Secured By RE								
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		0	63,444	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns		0	63,444	N/A	0	-100.0	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE		#NAME?	#NAME? #####		#NAME? #####		#NAME? #####	#NAME? #####
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

		Real Estate Loan Information 1						
Return to cover		For Charter :	N/A					
03/14/2018		Count of CU :	103					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
		Count of CU in Peer Group :	N/A					
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg
REAL ESTATE LOANS OUTSTANDING:								
First Mortgages								
Fixed Rate > 15 years	722,883,140	713,477,935	-1.3	782,052,122	9.6	864,268,769	10.5	1,089,208,561
Fixed Rate 15 years or less	733,992,572	709,217,201	-3.4	670,321,253	-5.5	638,489,890	-4.7	509,050,012
Other Fixed Rate	23,822,320	28,057,043	17.8	29,330,628	4.5	26,707,199	-8.9	32,737,037
Total Fixed Rate First Mortgages	1,480,698,032	1,450,752,179	-2.0	1,481,704,003	2.1	1,529,465,858	3.2	1,630,995,610
Balloon/Hybrid > 5 years	86,966,887	172,447,184	98.3	224,442,559	30.2	242,727,198	8.1	140,602,966
Balloon/Hybrid 5 years or less	480,519,048	521,532,577	8.5	484,674,546	-7.1	484,874,720	0.0	469,559,446
Total Balloon/Hybrid First Mortgages	567,485,935	693,979,761	22.3	709,117,105	2.2	727,601,918	2.6	610,162,412
Adjustable Rate First Mtgs 1 year or less	54,417,108	60,364,884	10.9	61,617,455	2.1	53,837,935	-12.6	53,920,727
Adjustable Rate First Mtgs >1 year	86,663,107	95,172,355	9.8	117,907,112	23.9	138,365,691	17.4	292,605,738
Total Adjustable First Mortgages	141,080,215	155,537,239	10.2	179,524,567	15.4	192,203,626	7.1	346,526,465
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,189,264,182	2,300,269,179	5.1	2,370,345,675	3.0	2,449,271,402	3.3	2,587,684,487
Other Real Estate Loans								
Closed End Fixed Rate	239,810,129	237,699,234	-0.9	223,338,564	-6.0	205,118,153	-8.2	354,391,943
Closed End Adjustable Rate	1,750,620	13,683,378	681.6	8,183,053	-40.2	25,260,323	208.7	55,086,073
Open End Adjustable Rate (HELOC)	572,568,702	611,705,187	6.8	666,161,757	8.9	715,148,617	7.4	656,614,091
Open End Fixed Rate	18,773,982	19,132,690	1.9	14,707,529	-23.1	12,068,306	-17.9	11,724,241
TOTAL OTHER REAL ESTATE OUTSTANDING	832,903,433	882,220,489	5.9	912,390,903	3.4	957,595,399	5.0	1,077,816,348
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,665,500,835
RE LOAN SUMMARY (FIX, ADJ):								
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,567,664,919	1,623,199,363	3.5	1,706,146,562	5.1	1,772,193,056	3.9	1,771,598,576
Other RE Fixed Rate	258,584,111	256,831,924	-0.7	238,046,093	-7.3	217,186,459	-8.8	366,116,184
Total Fixed Rate RE Outstanding	1,826,249,030	1,880,031,287	2.9	1,944,192,655	3.4	1,989,379,515	2.3	2,137,714,760
% (Total Fixed Rate RE/Total Assets)	16.43	16.33	-0.6	15.94	-2.4	15.50	-2.8	15.87
% (Total Fixed Rate RE/Total Loans)	26.92	25.55	-5.1	25.12	-1.7	23.99	-4.5	23.61
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	621,599,263	677,069,816	8.9	664,199,113	-1.9	677,078,346	1.9	816,085,911
Other RE Adj Rate	574,319,322	625,388,565	8.9	674,344,810	7.8	740,408,940	9.8	711,700,164
Total Adj Rate RE Outstanding	1,195,918,585	1,302,458,381	8.9	1,338,543,923	2.8	1,417,487,286	5.9	1,527,786,075
MISCELLANEOUS RE INFORMATION:								
Outstanding Interest Only & Payment Option First Mtg Loans	20,066,300	15,029,786	-25.1	24,301,452	61.7	18,836,364	-22.5	22,909,125
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	12,378,607	15,606,470	26.1	18,894,406	21.1	38,701,224	104.8	64,980,276
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	32,444,907	30,636,256	-5.6	43,195,858	41.0	57,537,588	33.2	87,889,401
% (Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.29	0.27	-8.8	0.35	33.1	0.45	26.6	0.65
% (Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.78	2.50	-10.3	3.35	34.3	4.20	25.2	6.17
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	2,565,243	2,619,570	2.1	2,924,382	11.6	2,944,159	0.7	3,569,841
Allowance for Loan Losses on all RE Loans	16,023,086	13,477,147	-15.9	10,165,491	-24.6	7,258,243	-28.6	5,290,166
* REAL ESTATE LOANS - AMOUNT GRANTED:								
* First Mortgages								
* Fixed Rate > 15 years	617,768,008	385,091,197	-37.7	734,076,530	90.6	845,639,389	15.2	768,271,441
* Fixed Rate 15 years or less	417,823,023	201,212,194	-51.8	261,636,459	30.0	296,488,041	13.3	210,231,991
* Other Fixed Rate	10,227,890	5,633,014	-44.9	10,104,532	79.4	4,149,878	-58.9	7,375,384
* Total Fixed Rate First Mortgages	1,045,818,921	591,936,405	-43.4	1,005,817,521	69.9	1,146,277,308	14.0	985,878,816
* Balloon/Hybrid > 5 years	31,966,874	104,964,154	228.4	98,653,850	-6.0	63,588,612	-35.5	106,378,815
* Balloon/Hybrid 5 years or less	106,920,938	125,298,925	17.2	104,964,326	-16.2	88,137,477	-16.0	92,046,470
* Total Balloon/Hybrid First Mortgages	138,887,812	230,263,079	65.8	203,618,176	-11.6	151,726,089	-25.5	198,425,285
* Adjustable Rate First Mtgs 1 year or less	11,952,644	21,141,522	76.9	18,619,299	-11.9	19,166,101	2.9	11,571,974
* Adjustable Rate First Mtgs >1 year	15,775,302	19,712,371	25.0	25,332,189	28.5	29,271,650	15.6	29,245,595
* Total Adjustable First Mortgages	27,727,946	40,853,893	47.3	43,951,488	7.6	48,437,751	10.2	40,817,569
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,212,434,679	863,053,377	-28.8	1,253,387,185	45.2	1,346,441,148	7.4	1,225,121,670
* Amounts are year-to-date while the related %change ratios are annualized.								
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Return to cover		Commercial Loan Information							
03/14/2018		For Charter : N/A							
CU Name: N/A		Count of CU : 103							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							

		Other Investment Information								
		For Charter : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group : N/A								
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	29,312,585	26,131,997	-10.9		17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1
Total FDIC-Issued Guaranteed Notes	0	0	N/A		0	N/A	0	N/A	0	N/A
All Other US Government Obligations	102,225,315	59,608,241	-41.7		60,944,858	2.2	94,364,175	54.8	127,888,188	35.5
TOTAL U.S. GOVERNMENT OBLIGATIONS	131,537,900	85,740,238	-34.8		78,203,841	-8.8	105,106,650	34.4	130,457,723	24.1
Agency/GSE Debt Instruments (not backed by mortgages)	903,593,825	871,146,157	-3.6		729,081,154	-16.3	717,788,374	-1.5	600,224,562	-16.4
Agency/GSE Mortgage-Backed Securities	936,059,535	932,657,307	-0.4		1,028,966,096	10.3	1,180,963,746	14.8	1,159,135,770	-1.8
TOTAL FEDERAL AGENCY SECURITIES	1,839,653,360	1,803,803,464	-1.9		1,758,047,250	-2.5	1,898,752,120	8.0	1,759,360,332	-7.3
Securities Issued by States and Political Subdivision in the U.S.	12,965,820	9,193,306	-29.1		9,342,933	1.6	4,857,942	-48.0	2,673,051	-45.0
Privately Issued Mortgage-Related Securities	0	98	N/A		32	-67.3	0	-100.0	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A		0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,719,448	1,300,361	-52.2		940,680	-27.7	695,874	-26.0	425,901	-38.8
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448	1,300,459	-52.2		940,712	-27.7	695,874	-26.0	425,901	-38.8
Mutual Funds	29,544,874	28,381,953	-3.9		27,137,987	-4.4	220,171	-99.2	5,133,614	2,231.6
Common Trusts	3,566,097	3,528,592	-1.1		3,524,702	-0.1	3,510,271	-0.4	3,524,192	0.4
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	33,110,971	31,910,545	-3.6		30,662,689	-3.9	3,730,442	-87.8	8,657,806	132.1
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A		0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	350,264,470	329,226,367	-6.0		405,298,265	23.1	456,348,742	12.6	457,469,685	0.2
Commercial Mortgage Backed Securities	55,197,780	46,172,707	-16.4		68,696,412	48.8	182,461,623	165.6	231,697,664	27.0
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A		0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A		0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A		0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A		0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A		0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,591,674,369	3,390,724,445	-5.6		3,647,364,271	7.6	3,630,295,808	-0.5	3,434,681,459	-5.4
Investment Repurchase Agreements	0	0	N/A		0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A		10,085,300	N/A	12,820,488	27.1	0	-100.0
Cash on Deposit in Corporate Credit Unions	118,296,338	102,511,818	-13.3		152,751,399	49.0	138,861,044	-9.1	125,489,936	-9.6
Cash on Deposit in Other Financial Institutions	500,859,070	455,851,976	-9.0		744,359,460	63.3	625,332,102	-16.0	604,079,731	-3.4
CUSO INFORMATION										
Value of Investments in CUSO	40,662,601	42,536,947	4.6		44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4
CUSO loans	406,243	8,970,301	2,108.1		489,422	-94.5	581,277	18.8	300,000	-48.4
Aggregate cash outlays in CUSO	22,183,418	23,694,789	6.8		23,809,389	0.5	23,730,960	-0.3	22,695,773	-4.4
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	2,330,265	N/A		2,430,200	4.3	0	-100.0	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	167,319,924	163,791,429	-2.1		185,526,154	13.3	181,543,795	-2.1	165,521,065	-8.8
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	18	20	11.1		21	5.0	22	4.8	23	4.5
Approved Mortgage Seller	15	18	20.0		19	5.6	18	-5.3	20	11.1
Borrowing Repurchase Agreements	0	0	N/A		1	N/A	1	0.0	0	-100.0
Brokered Deposits (all deposits acquired through 3rd party)	2	3	50.0		4	33.3	3	-25.0	2	-33.3
Investment Pilot Program	0	0	N/A		0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	1	N/A		2	100.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A		0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	30	30	0.0		35	16.7	33	-5.7	32	-3.0
Charitable Donation Accounts	N/A	0			0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	27,533,268			24,477,304	-11.1	21,751,020	-11.1	18,965,463	-12.8
Other Investments	N/A	5,364,888			3,818,207	-28.8	6,655,608	74.3	24,340,965	265.7
Other Assets	N/A	78,631,485			108,514,410	38.0	126,865,370	16.9	116,433,115	-8.2
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	111,529,641			136,809,921	22.7	155,271,998	13.5	159,739,543	2.9

		Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover		For Charter : N/A								
03/14/2018		Count of CU : 103								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors	753,956	779,429	3.4		788,500	1.2	1,393,985	76.8	3,400,600	143.9
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149	15.3		1,955,200	6.7	1,729,535	-11.5	8,222,612	375.4
Employee Benefit Member Shares	18,132,072	20,280,028	11.8		21,006,162	3.6	22,191,319	5.6	22,081,557	-0.5
Employee Benefit Nonmember Shares	0	0	N/A		0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A		0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A		0	N/A	0	N/A	0	N/A
Health Savings Accounts	14,903,210	18,983,575	27.4		22,568,930	18.9	26,265,171	16.4	29,762,725	13.3
Dollar Amount of Share Certificates >= \$100,000	461,097,245	443,852,027	-3.7		450,700,395	1.5	480,272,569	6.6	544,109,675	13.3
Dollar Amount of IRA/Keogh >= \$100,000	325,083,662	314,817,700	-3.2		309,151,688	-1.8	293,622,367	-5.0	276,532,323	-5.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	3,891,828	0	-100.0		0	N/A	0	N/A	0	N/A
Commercial Share Accounts	141,965,011	165,889,680	16.9		203,968,221	23.0	210,176,031	3.0	308,237,597	46.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4		6,183,580	-53.0	6,263,090	1.3	9,538,482	52.3
SAVING MATURITIES										
< 1 year	8,463,342,565	8,770,279,400	3.6		9,436,412,014	7.6	9,969,904,623	5.7	10,327,540,539	3.6
1 to 3 years	722,705,655	747,318,036	3.4		724,081,317	-3.1	671,100,197	-7.3	767,627,235	14.4
> 3 years	468,898,102	398,461,118	-15.0		350,756,600	-12.0	362,583,095	3.4	389,395,697	7.4
Total Shares & Deposits	9,654,946,322	9,916,058,554	2.7		10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4
INSURANCE COVERAGE OTHER THAN NCUSIF										
Share/Deposit Insurance Other than NCUSIF	8	8	0.0		8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	37,545,760	37,607,258	0.2		37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS										
Total Unfunded Commitments for Commercial Loans	6,677,267	12,254,104	83.5		14,838,328	21.1	18,718,057	26.1	15,399,930	-17.7
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)										
Agricultural Related Commercial Loans	38,607	481,860	1,148.1		29,760	-93.8	97,892	228.9	169,646	73.3
Construction & Land Development	366,440	781,790	113.3		621,560	-20.5	3,023,698	386.5	1,178,160	-61.0
Outstanding Letters of Credit	0	56,000	N/A		341,976	510.7	92,000	-73.1	181,000	96.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)										
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0		420,889,088	6.6	463,245,563	10.1	519,264,650	12.1
Credit Card Line	910,503,391	992,241,726	9.0		936,065,206	-5.7	1,021,715,455	9.2	1,016,304,063	-0.5
Unsecured Share Draft Lines of Credit	115,730,925	115,532,892	-0.2		114,714,998	-0.7	115,169,956	0.4	118,574,917	3.0
Overdraft Protection Programs	239,639,235	237,648,280	-0.8		252,476,221	6.2	265,179,159	5.0	284,056,367	7.1
Residential Construction Loans-Excluding Commercial Purpose	704,757	1,260,038	78.8		1,028,671	-18.4	2,021,104	96.5	2,301,618	13.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A		0	N/A	0	N/A	0	N/A
Other Unused Commitments	49,224,648	57,698,155	17.2		62,228,479	7.9	25,771,454	-58.6	27,516,137	6.8
Total Unfunded Commitments for Non-Commercial Loans	1,718,572,301	1,799,125,444	4.7		1,787,402,663	-0.7	1,893,102,691	5.9	1,968,017,752	4.0
Total Unused Commitments	1,725,249,568	1,811,379,548	5.0		1,802,240,991	-0.5	1,911,820,748	6.1	1,983,417,682	3.7
% (Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	#####		#NAME?	#####	#NAME?	#####	#NAME?	#####
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0		1,802,240,991	-0.4	1,911,748,778	6.1	1,982,878,971	3.7
Unfunded Commitments Through Third Party	972,107	1,163,525	19.7		0	-100.0	71,970	N/A	538,711	648.5
Loans Transferred with Recourse ¹	165,207,539	239,615,341	45.0		254,195,432	6.1	297,567,906	17.1	376,837,079	26.6
Pending Bond Claims	261,965	426,299	62.7		607,516	42.5	1,237,869	103.8	1,150,733	-7.0
Other Contingent Liabilities	720,071	884,846	22.9		1,134,868	28.3	21,693,808	1,811.6	22,140,378	2.1
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members	26	27	3.8		27	0.0	26	-3.7	27	3.8
LINES OF CREDIT (Borrowing)										
Total Credit Lines	1,536,947,893	1,714,643,994	11.6		1,939,240,105	13.1	2,082,125,996	7.4	1,861,782,632	-10.6
Total Committed Credit Lines	387,263,166	365,899,287	-5.5		377,231,079	3.1	441,213,776	17.0	58,894,849	-86.7
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1		274,538,800	0.2	294,195,000	7.2	299,775,652	1.9
Draws Against Lines of Credit	3,117,651	22,937,417	635.7		9,280,788	-59.5	17,242,176	85.8	176,089,643	921.3
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS										
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4		0	-100.0	1,631,289	N/A	2,881,125	76.6
Term Borrowings Outstanding from Corporate Cus	0	0	N/A		0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2		1,231,550,343	1.7	1,624,201,306	31.9	1,751,877,050	7.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	13,000,000	10,000,000	-23.1		10,000,000	0.0	0	-100.0	0	N/A
Uninsured Secondary Capital ²	0	0	N/A		0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell										
¹ Included MBL construction and land development prior to 03/31/09.										
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward										
										16.SuppShareOBS&Borr

		Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	N/A							
03/14/2018		Count of CU :	103							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg
MEMBERSHIP:										
Num Current Members	1,320,195	1,353,587	2.5		1,389,705	2.7	1,415,570	1.9	1,454,389	2.7
Num Potential Members	30,861,655	34,288,419	11.1		33,715,033	-1.7	37,212,607	10.4	33,190,253	-10.8
% Current Members to Potential Members	4.28	3.95	-7.7		4.12	4.4	3.80	-7.7	4.38	15.2
* % Membership Growth	2.49	2.53	1.7		2.67	5.5	1.86	-30.2	2.74	47.3
Total Num Savings Accts	2,460,159	2,527,354	2.7		2,621,112	3.7	2,657,678	1.4	2,739,099	3.1
EMPLOYEES:										
Num Full-Time Employees	3,369	3,482	3.4		3,612	3.7	3,708	2.7	3,779	1.9
Num Part-Time Employees	431	439	1.9		422	-3.9	385	-8.8	352	-8.6
BRANCHES:										
Num of CU Branches	316	315	-0.3		313	-0.6	310	-1.0	321	3.5
Num of CUs Reporting Shared Branches	31	30	-3.2		30	0.0	30	0.0	30	0.0
Plan to add new branches or expand existing facilities	13	11	-15.4		11	0.0	15	36.4	13	-13.3
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	3,446,856,227	3,298,350,353	-4.3		3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Commercial Loans	29	33	13.8		32	-3.0	32	0.0	32	0.0
Credit Builder	23	24	4.3		28	16.7	27	-3.6	27	0.0
Debt Cancellation/Suspension	6	6	0.0		5	-16.7	5	0.0	4	-20.0
Direct Financing Leases	0	0	N/A		0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9	0.0		9	0.0	8	-11.1	8	0.0
Indirect Consumer Loans	35	35	0.0		34	-2.9	35	2.9	33	-5.7
Indirect Mortgage Loans	9	10	11.1		9	-10.0	9	0.0	8	-11.1
Interest Only or Payment Option 1st Mortgage Loans	11	10	-9.1		11	10.0	11	0.0	11	0.0
Micro Business Loans	11	11	0.0		13	18.2	12	-7.7	12	0.0
Micro Consumer Loans	13	14	7.7		14	0.0	12	-14.3	11	-8.3
Overdraft Lines of Credit	64	64	0.0		64	0.0	59	-7.8	57	-3.4
Overdraft Protection	58	58	0.0		57	-1.7	55	-3.5	52	-5.5
Participation Loans	41	45	9.8		43	-4.4	40	-7.0	39	-2.5
Pay Day Loans	15	15	0.0		15	0.0	15	0.0	16	6.7
Real Estate Loans	85	83	-2.4		80	-3.6	78	-2.5	74	-5.1
Refund Anticipation Loans	2	2	0.0		2	0.0	2	0.0	2	0.0
Risk Based Loans	81	83	2.5		82	-1.2	80	-2.4	76	-5.0
Share Secured Credit Cards	31	31	0.0		30	-3.2	31	3.3	29	-6.5
Payday Alternative Loans (PAL Loans)	0	0	N/A		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program	88	86	-2.3		82	-4.7	79	-3.7	77	-2.5
Commercial Share Accounts	43	45	4.7		44	-2.2	42	-4.5	44	4.8
Check Cashing	62	63	1.6		60	-4.8	60	0.0	60	0.0
First Time Homebuyer Program	13	12	-7.7		13	8.3	14	7.7	14	0.0
Health Savings Accounts	11	12	9.1		12	0.0	12	0.0	12	0.0
Individual Development Accounts	2	2	0.0		2	0.0	2	0.0	2	0.0
In-School Branches	1	1	0.0		1	0.0	1	0.0	1	0.0
Insurance/Investment Sales	33	36	9.1		36	0.0	36	0.0	35	-2.8
International Remittances	17	20	17.6		19	-5.0	20	5.3	20	0.0
Low Cost Wire Transfers	84	83	-1.2		81	-2.4	77	-4.9	75	-2.6
**Number of International Remittances Originated YTD	1,975	3,825	93.7		3,922	2.5	3,988	1.7	4,162	4.4
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	5	25.0		7	40.0	10	42.9	13	30.0
Adjusted Retained Earnings Obtained through Business Combinations	305,438	2,378,003	678.6		6,119,825	157.4	15,567,369	154.4	17,042,824	9.5
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	26,319,727	23,176,926	-11.9		27,327,327	17.9	28,683,342	5.0	33,195,608	15.7
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										
									17.MiscInfoAndServices	

		Information Systems & Technology													
Return to cover		For Charter : N/A													
03/14/2018		Count of CU : 103													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally													
		Count of CU in Peer Group : N/A													
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg					
System Used to Maintain Share/Loan Records															
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0	0	-100.0					
Vendor Supplied In-House System		63	61	-3.2	59	-3.3	56	-5.1	54	-3.6					
Vendor On-Line Service Bureau		50	49	-2.0	47	-4.1	45	-4.3	44	-2.2					
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0	N/A					
Other		4	5	25.0	5	0.0	5	0.0	5	0.0					
Electronic Financial Services															
Home Banking Via Internet Website		89	89	0.0	85	-4.5	82	-3.5	81	-1.2					
Audio Response/Phone Based		70	67	-4.3	63	-6.0	60	-4.8	56	-6.7					
Automatic Teller Machine (ATM)		85	83	-2.4	79	-4.8	76	-3.8	74	-2.6					
Kiosk		7	7	0.0	7	0.0	6	-14.3	5	-16.7					
Mobile Banking		38	48	26.3	50	4.2	54	8.0	53	-1.9					
Other		3	2	-33.3	2	0.0	2	0.0	4	100.0					
Services Offered Electronically															
Member Application		39	41	5.1	40	-2.4	41	2.5	42	2.4					
New Loan		48	48	0.0	49	2.1	48	-2.0	49	2.1					
Account Balance Inquiry		91	90	-1.1	86	-4.4	82	-4.7	81	-1.2					
Share Draft Orders		65	66	1.5	62	-6.1	62	0.0	62	0.0					
New Share Account		24	26	8.3	25	-3.8	24	-4.0	25	4.2					
Loan Payments		83	82	-1.2	80	-2.4	77	-3.8	75	-2.6					
Account Aggregation		15	16	6.7	17	6.3	17	0.0	17	0.0					
Internet Access Services		28	28	0.0	28	0.0	32	14.3	33	3.1					
e-Statements		80	82	2.5	79	-3.7	77	-2.5	74	-3.9					
External Account Transfers		26	28	7.7	30	7.1	29	-3.3	31	6.9					
View Account History		91	90	-1.1	86	-4.4	82	-4.7	81	-1.2					
Merchandise Purchase		5	6	20.0	6	0.0	6	0.0	6	0.0					
Merchant Processing Services		6	6	0.0	6	0.0	6	0.0	6	0.0					
Remote Deposit Capture		14	19	35.7	25	31.6	27	8.0	35	29.6					
Share Account Transfers		89	88	-1.1	85	-3.4	82	-3.5	79	-3.7					
Bill Payment		71	71	0.0	68	-4.2	67	-1.5	66	-1.5					
Download Account History		77	77	0.0	73	-5.2	72	-1.4	72	0.0					
Electronic Cash		5	5	0.0	4	-20.0	5	25.0	5	0.0					
Electronic Signature Authentication/Certification		6	13	116.7	15	15.4	17	13.3	25	47.1					
Mobile Payments		7	15	114.3	20	33.3	24	20.0	26	8.3					
Type of World Wide Website Address															
Informational		11	11	0.0	12	9.1	11	-8.3	9	-18.2					
Interactive		2	3	50.0	3	0.0	2	-33.3	2	0.0					
Transactional		88	86	-2.3	82	-4.7	80	-2.4	79	-1.3					
Number of Members That Use Transactional Website		533,875	567,151	6.2	601,278	6.0	658,882	9.6	730,252	10.8					
No Website, But Planning to Add in the Future		0	0	N/A	0	N/A	0	N/A	0	N/A					
Type of Website Planned for Future															
Informational		0	0	N/A	0	N/A	0	N/A	0	N/A					
Interactive		0	0	N/A	0	N/A	0	N/A	0	N/A					
Transactional		0	0	N/A	0	N/A	0	N/A	0	N/A					
Miscellaneous															
Internet Access		114	112	-1.8	108	-3.6	103	-4.6	100	-2.9					

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03/14/2018

CU Name: N/A

Peer Group: N/A

Graphs 1

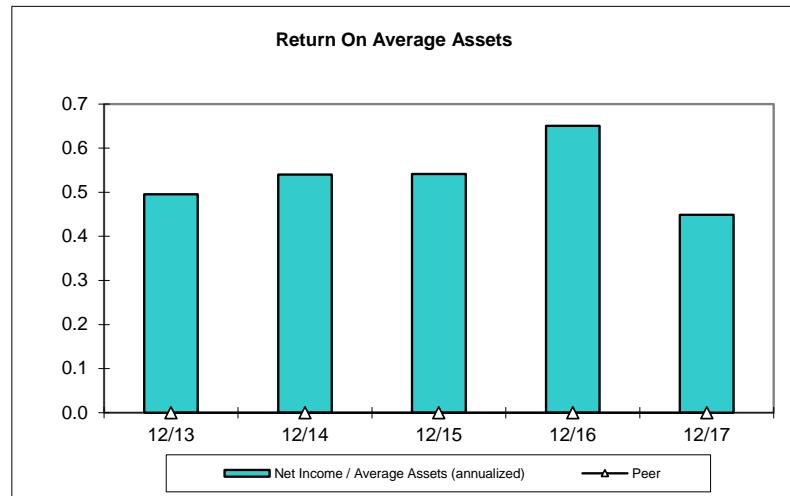
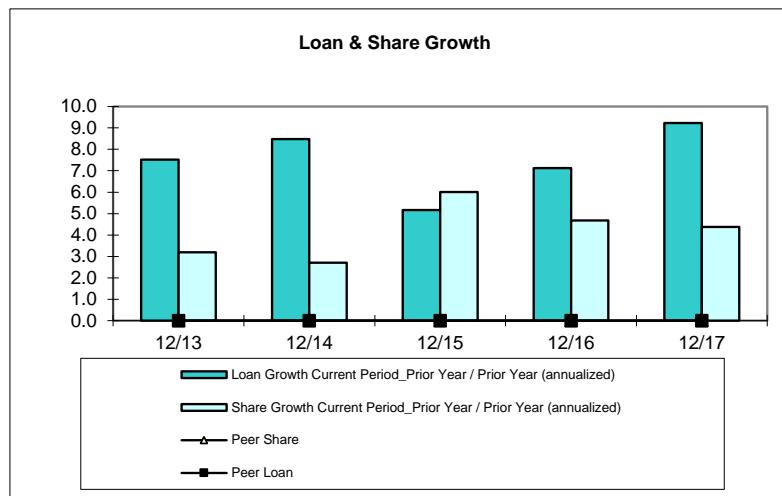
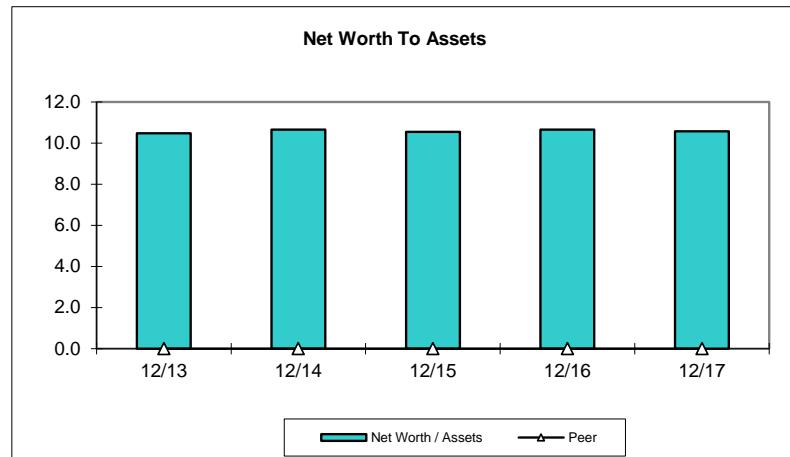
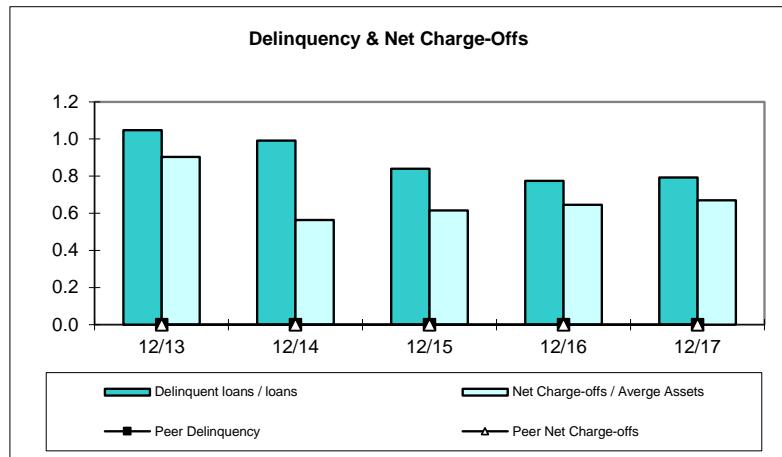
For Charter : N/A

Count of CU : 103

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/14/2018

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

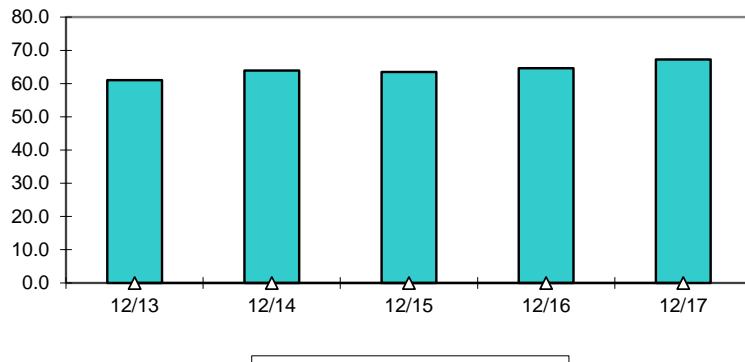
Count of CU : 103

Asset Range : N/A

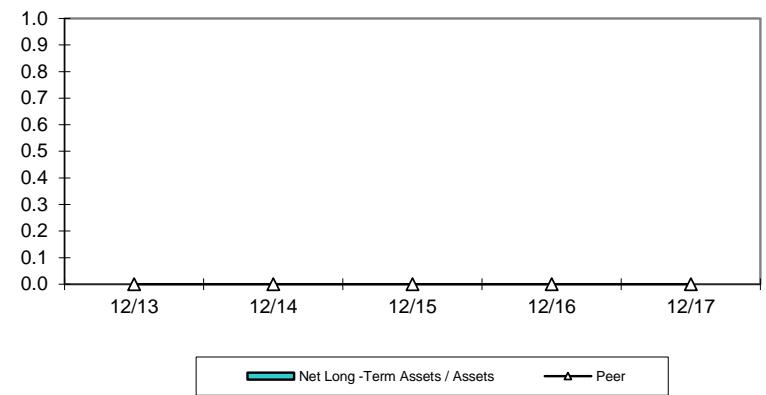
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Count of CU in Peer Group : N/A

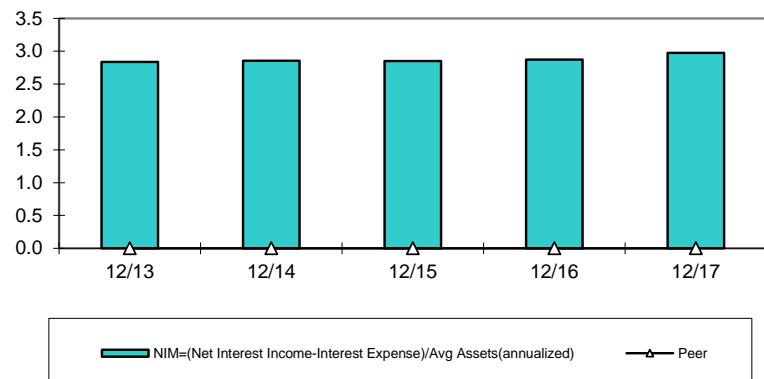
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

